



Docket No. IDL0002

PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of

Kevin COLLERAN, et al.

Group Art Unit: 3693

Serial No.: 10/714,934

Examiner: Jagdish Patel

Filed: November 18, 2003

For: **SYSTEM AND METHOD FOR ELECTRONIC CONSENT AND DELIVERY OF  
FINANCIAL AND/OR OTHER TRANSACTION-RELATED INFORMATION**

**INFORMATION DISCLOSURE STATEMENT  
UNDER 37 C.F.R. §§ 1.97 AND 1.98**

U.S. Patent and Trademark Office  
Customer Window, Mail Stop Amendment  
Randolph Building  
401 Dulany Street  
Alexandria , VA 22314

Sir:

In accordance with the requirements of 37 C.F.R. §§ 1.56, 1.97-1.98 and MPEP § 609, the references noted on the attached form PTO-1449 are hereby brought to the attention of the Examiner.

No fees are believed to be necessary since the references cited in this statement were cited by a foreign patent office in a counterpart foreign application not more than three months prior to this submission. The Commissioner is hereby authorized to charge any additional fees under 37 C.F.R. 1.16 or 1.17 which may be required during the entire

pendency of this application, or to credit any overpayment, to Deposit Account No. 501458.

A duplicate copy of this letter is submitted herewith for that purpose.

The above information is presented so that the United States Patent and Trademark Office may, in the first instance, determine any materiality thereof to the claimed invention. See 37 C.F.R. §§ 1.104(a) conferring the PTO duty to consider and use any such information.

It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

Respectfully submitted,

Date: 11/13/06

By: 

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|--|--|--|------|--|-------|---------------------------------|---------------------------------|
| Form PTO-1449<br>(Rev. 2-32)   |  | U.S. Department of Commerce<br>Patent & Trademark Office   |      | Atty. Docket No.<br><b>IDL0002</b>         |       | Serial No.<br><b>10/714,934</b> |                                 |
| INFORMATION DISCLOSURE STATEMENT<br>(Use several sheets if necessary)  |  |  |      | Applicant<br><b>Kevin COLLERAN, et al.</b> |       |                                 |                                 |
|  |  |  |      | Filing Date<br><b>November 18, 2003</b>    |       | Group<br><b>3624</b>            |                                 |
| U.S. PATENT DOCUMENTS  |  |  |      |  |       |                                 |                                 |
| Examiner<br>Initial  |  | Document<br>Number   | Date | Name                                       | Class | Sub-<br>Class                   | Filing Date<br>(if appropriate) |
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| FOREIGN PATENT DOCUMENTS   |  |  |      |  |       |                                 |                                 |
|  |  |  |      |  |       |                                 |                                 |
|  |  |  |      |  |       |                                 |                                 |
| OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)   |  |  |      |  |       |                                 |                                 |
|  |  | International Search Report and Written Opinion for Application No. PCT/US04/34349,<br>dated November 2, 2006 (mailing date) |      |  |       |                                 |                                 |
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| EXAMINER   |  |  |      | DATE CONSIDERED                            |       |                                 |                                 |
| EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication. |  |  |      |  |       |                                 |                                 |